**What Happened to my Credit Score?**

**YOUR CREDIT GETS REDUCED**

1. Consumer: Is this Heaveho Credit Card Company?
2. Heaveho Credit Card Company: Yes
3. Consumer: Last week I received a letter from you telling me that my limit has been reduced from $1,500 to $500.
4. Heaveho: Let me look at your account, what is your account number
5. Consumer: 987-65432
6. Heaveho: What is your mother’s maiden name?
7. Consumer: Trueit, as in I always tell the truth
8. Heaveho: Thank you, your most recent credit report indicates that your credit score has been reduced by 150 points
9. Consumer: [ANGRY VOICE}That is outrageous, how can that be? I have paid all of my bills on time
10. Heaveho: First I must ask that you calm down. I am sorry, but we rely on your credit report when setting limits.
11. Consumer [Slightly less angry]. This makes no sense, I have done nothing wrong, what can you do about this?
12. Heaveho: Unfortunately, I cannot do anything. But you can contact one of the credit reporting agencies
13. Consumer: I do not understand, why can’t you provide me more information
14. Heaveho: It is against our company policy to provide any information. The only thing I can tell you is to contact TransUnion. That is the credit reporting agency that we use.
15. Consumer: How do I contact them
16. Heaveho: My suggestion is that you look on line or order your credit report.
17. Consumer: How do I order my credit report
18. Heaveho: I am really not supposed to tell you this, but I have heard that there a lot of scams out there. You are entitled to one free credit report each year from each of the three credit reporting agencies each year, go to www.annual creditreport.com or call 1-877-322-8228.
19. Consumer: Thank you

**The Collection Calls/Letters**

1. Consumer: Is this the Fast and Furious Law Firm
2. Fast and Furious Firm: Yes
3. Consumer: Is John Breakem there?
4. Fast and Furious: yes, hold on please
5. Fast and Furious: This is John Breakem, who is this
6. Consumer: My name is John Dupont and I am calling about this letter I received from you and your messages on my voice mail
7. Breakem: Yes I tried calling about the $500 you charged on your Home Depot credit card six months ago that you have not paid
8. Consumer: I do not have a Home Depot credit card
9. Breakem: My records show what you have a Home Depot credit card
10. Consumer: I do not know why, I do not have such a card, never have
11. Breakem: Is this John D. Dupont
12. Consumer: No, its John **B.** Dupont
13. Breakem: What is your address
14. Consumer: 1234 Giese Drive, Wheeling, IL
15. Breakem: Ok, what are the last four digits of your social security number
16. Consumer: I would really prefer not to provide that information
17. Breakem: Well without that information I cannot close my file on this case
18. Consumer: How do I know you will not use this information
19. Breakem: I am an attorney who has practiced for 20 years, you can look me and my firm up on the internet
20. Consumer: [Reluctantly] Ok, the last 4 digits are 2015
21. Breakem: Thank you, I can now close the file. Sorry for the inconvenience.

CARE Rep: After receiving your credit report from annualcreditreport.com, you discover numerous charges that do not belong to you. If you are fortunate, it will also include some information about John D. Dupont’s information.

 If so, you may reply to future dunning calls quickly by providing your address and the last four digits of your social security number. However, by providing this personally identifiable information, you could be making the problem worse as you may not know who you are really talking to. Our best advice is try your best to verify the identity of the person you are talking to before providing such information.

Be prepared for the calls to last for years, even after your credit report has been corrected.

Now that you have discovered the error in your credit report, you must go about correcting it.